

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
Caption in Compliance with D.N.J. LBR 9004-1(b)	
LAW OFFICES OF LEE M. PERLMAN Lee M. Perlman, Esquire Attorneys for Debtor 1926 Greentree Road, Suite 100 Cherry Hill, NJ 08003 856-751-4224	
In Re: William Hertzke Karen Hertzke	Case No.: 23-10104 MBK Chapter: 13 Hearing Date: 02/14/2024 Judge: Kaplan

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor(s) in this case opposes the following (choose one):

1. Motion for Relief from the Automatic Stay filed by PNC Bank,
creditor,
A hearing has been scheduled for 02/14/2024, at 9:00 am.

Motion to Dismiss filed by the Chapter 13 Trustee.
A hearing has been scheduled for _____, at _____.

Certification of Default filed by _____.
I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (choose one):

Payments have been made in the amount of \$_____, but have not been
accounted for. Documentation in support is attached.

Payments have not been made for the following reasons and debtor proposes
repayment as follows (explain your answer):

Other (explain your answer):

We are waiting on pension money William is owed. We would like to request a
payment plan for the arrears.

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: 02/06/2024

/s/ William Hertzke

William Hertzke

Date: 02/06/2024

/s/ Karen Hertzke

Karen Hertzke